

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dana A. Valley
Lorie A. Valley
Debtors

Case No. 19-04417-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Nov 22, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Dana A. Valley, Lorie A. Valley, 259 N. Race Street, Middletown, PA 17057-2246
5259615	#+ Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
5257868	+ New Cumberland F C U, 345 Lewisberry Rd, New Cumberland, PA 17070-2306

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Nov 22 2024 18:41:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	+ Email/Text: nsm_bk_notices@mrcopper.com	Nov 22 2024 18:41:00	Nationstar Mortgage LLC D/B/A Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5257865	+ Email/Text: Bankruptcy@BAMcollections.com	Nov 22 2024 18:42:00	Bureau of Accout Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5257866	+ Email/Text: ebnnotifications@creditacceptance.com	Nov 22 2024 18:41:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5257867	^ MEBN	Nov 22 2024 18:35:58	KML Law Group, P.C., Suite 500 BNY Mellon Ind. Ctr., 701 Market Street, Philadelphia, PA 19106-1538
5270124	+ Email/Text: nsm_bk_notices@mrcopper.com	Nov 22 2024 18:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5257869	+ Email/Text: nsm_bk_notices@mrcopper.com	Nov 22 2024 18:41:00	Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
5257870	Email/Text: joey@rmscollect.com	Nov 22 2024 18:42:00	Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235
5257871	+ Email/Text: bankruptcy@sw-credit.com	Nov 22 2024 18:42:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5277369	EDI: AIS.COM	Nov 22 2024 23:39:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC, Nationstar Mortgage LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamdl3trustee.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper KRLITTLE@FIRSTAM.COM
Nicholas G. Platt	on behalf of Debtor 1 Dana A. Valley ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Lorie A. Valley ngp@mooney4law.com plattnr61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 Dana A. Valley wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 2 Lorie A. Valley wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1 Dana A. Valley
First Name _____ Middle Name _____ Last Name _____
Debtor 2 (Spouse, if filing) Lorie A. Valley
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:19-bk-04417-HWV

Social Security number or ITIN xxx-xx-2345

EIN _____

Social Security number or ITIN xxx-xx-5837

EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dana A. Valley

Lorie A. Valley

By the
court:

11/22/24



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.